

From: "paul@sblincoln.com%inter2" <paul@sblincoln.com>
Subject: Farm Bill 2007 Official Comments - 09/01/2005 09:47 AM CDT
Date Sent: 09/01/2005 09:47:06 CDT
Date Received: 09/01/2005 09:48:21 CDT

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Question1:

Question2:

Question3:

Question4:

Question5: My name is Paul Short, Senior Vice President with the State Bank of Lincoln located in Lincoln, Illinois. I want to comment on the Rural Housing Guaranteed Program. Our bank has been involved since the program began in 1991. We have provided financing for over 1500 moderate-income families throughout the State of Illinois over the last 5 years for over \$100 million. This user-friendly program is very beneficial in helping families live their dream of homeownership. This program allows working families to obtain home loans with no or little money for down payment. Borrowers vary from recent graduates with no credit history to retirees who have never owned a home. Often times we can help people in small communities who have faced various adversities including divorce, loss of job or health problems. We find the people using this program are grateful for the opportunity to own their own home. I feel it is important for this government program to have adequate funding to allow homeownership for moderate-income people in rural areas.

Paul Short

Senior Vice President

Question6: